

Amendments to the Specification:

After paragraph [0005] of the application, please insert the following paragraph:

-- This application is also related to U.S. Patent Application No. 10/381,524, filed August 25, 2003, entitled "Method and Apparatus for a Portable Information Account Access Agent"; and U.S. Patent Application No. 09/852,979, filed May 8, 2001, entitled "Method and System for Business Application of a Portable Information Agent"; and U.S. Patent Application No. 09/852,971, filed May 8, 2001, entitled "Method and Apparatus for a Portable Information Agent"; and U.S. Patent Application No. 09/954,724, filed September 12, 2001, entitled "Method and Apparatus for a Distributable Globe Graphical Object"; and U.S. Patent Application No. 10/943,495, filed September 17, 2004, entitled "Distributed Secure Repository"; and U.S. Patent Application No. 10/944,440, filed September 17, 2004, entitled "Relationship-Managed Communication Channels"; and U.S. Patent Application No. 10/944,441, filed September 17, 2004, entitled "Policy Managed Objects." --